

Notice of Allowability	Application No.	Applicant(s)	
	09/723,402	NOCERA ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 5/16/2005.
2. The allowed claim(s) is/are 1-22, 24-26, 30 and 31.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This communication is in response to Applicant's amendment filed on May 16, 2005. Terminal disclaimer, amendments to the specification, and claims 1, 6, 14 and 19 and cancellation of claims 23, 27-29 and 32-34 have been entered. Objections to the abstract are withdrawn in view of the amendments to the specification. Rejections made under 35 USC § 112, second paragraph have been withdrawn in view of the amendments to the claim. Double Patenting rejection is withdrawn in view of the terminal disclaimer. Claims 1-22, 24-26, 30 and 31 are pending in this application.

Allowable Subject Matter

2. The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record (Schmonsees US Pat. No. 5,842,221) teaches a method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment including the steps of identifying and storing in a memory storage device a plurality of topics relating to personal investment and finance, developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics, developing and storing in the memory storage device an expert opinion and a prudent-investor opinion for each issue-question, selecting, by the user a topic and an issue-question directed to the selected topic.

Even though, the prior art of record teaches a medical record management system and process for performing the above mentioned steps, the prior art of record fails to teach a method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment including the step of providing a plurality of

answer-options to the selected issue-question and forming a response that is polycentric and tailored to said issue-question. For these reasons claims 1, 6, 14, 19 and 30 are deemed to be allowable over the prior art of record, and claims 2-5, 7-13, 15-18, 20-22, 24-26, and 31 are allowed by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
 - (a) Sheppard (US Patent 5,820,386) (October 13, 1998) Interactive Educational Apparatus and Method.
 - (b) Dworkin et al (US Patent 6,026,148) (February 15, 2000) System and Method for Delivering Expert Information by computer.
 - © Goedken (US Patent 6,393,423 B1) (May 21, 2002) Apparatus and Methods for Electronic Information Exchange.
 - (d) Dickson et al (US Patent 6,564,226 B1) (May 13, 2003) Supplier Management Process with Dynamically Updated Mapping.
 - (e) Kreulen et al (US Patent 6,804,670 B2) (October 12, 2004) Method for Automatically Finding Frequently Asked Questions in a Helpdesk Data Set.
 - (f) Reddy (US Patent 6,629,096 B1) (September 30, 2003) System and Method for Performing a Mind Flow Process.

(g) Wang et al (US Patent 6,766,320 B1) (July 20, 2004) Search Engine with Natural Language-Based Robust Parsing for User Query and relevance Feedback Learning.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Dr. N. Subramanian
September 28, 2005



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600